

Douglass L. Cole  
1975 S. Dehmel Rd.  
Frankenmuth, MI 48734

February 12, 2009

The Honorable Robert D. Drain  
United States Bankruptcy Court  
Southern District of New York  
One Bowling Green Room 210  
New York, NY 10004-1408

Re: DELPHI CORPORATION, et al., Case No. 05-44481 (RDD)

**OBJECTION OF DOUGLASS L. COLE TO DEBTORS' MOTION TO CONFIRM  
DEBTORS' AUTHORITY TO TERMINATE EMPLOYER-PAID-POST-  
RETIREMENT HEALTH CARE BENEFITS AND EMPLOYER-PAID-POST -  
RETIREMENT LIFE INSURANCE BEBEBFITS FOR CERTAIN (A) SALARIED  
EMPLOYEES AND (B) RETIREES AND THEIR SURVIVING SPOUSES  
(SALARIED OPEB TERMINATION MOTION)**

I, Douglass L. Cole, am a salaried retiree of Delphi Corporation. I have three objections to the Salaried OPEB Termination Motion:

1. I object to the short time to the Objection Deadline. Employees and retirees were notified of this motion on February 5, 2009 and the Objection Deadline has been set as February 17, 2009. Retirees were notified by a FedEx package delivered to their home. It is obvious that the Debtors' have had their army of attorneys working for some time preparing the Motion. It is only fair to offer the retirees sufficient time to prepare an objection to the motion. Many retirees are away from their home and spending time in a warmer climate (i.e., Florida, Arizona, etc). Some may be away for a week or two and others for a period of months. They had the opportunity to have their US Mail forwarded to their winter or vacation residence, but that does not mean that FedEx deliveries will be forwarded. This means that many retirees did not receive notification of the motion.

Many of those that do hear of the motion will hear of it later than the February 5 notification date, allowing an even shorter time to file before the objection deadline. Judge Drain, I am asking you to extend the Objection Deadline for this motion to May 1 or later to allow all affected parties adequate time to prepare their objections.

2. I object to the termination of Salaried OPEB for Health Care and Life Insurance. It was not long ago that Delphi Salaried Retirees were granted Health Care Benefits for life. Then a few years ago, Delphi changed their policy such that retiree Health Care Benefits would cease at age 65 when the retiree became eligible for Medicare. This

policy also provided for a \$10,000 or \$20,000 (depending on retirement date) Retiree Health Reimbursement Account for retirees to help with medi-gap insurance or other health care expenses after their Delphi Health Care Benefits were terminated at age 65. That policy change was a great benefit to Delphi, but enough is enough. As they mention in their motion, one of the big factors that is affecting increasing health care costs is "the aging population of the United States." The termination of Health Care Benefits at age 65 eliminated the effect of the aging population. It will cost Delphi no more if I live to age 90 than if I live to age 72 with that policy. Any further cut in Retiree Health Care Benefits should not be approved. We are talking about a few years worth of benefits for Delphi employees and retirees hired by GM prior to 1993.

3. This action should be delayed until further options are explored. At the very least these changes should mirror the changes that Delphi is suggesting for their suspension of executive bonus plan. Retirees would certainly be amenable to increase their support for the health care coverage temporarily instead of an outright loss until such time as the business conditions improve. We retirees are most vulnerable to this change because we are at an age where getting affordable health care insurance is difficult or impossible and there is nothing we can do about it.

Delphi has already removed it's obligation to hourly retirees by transferring that responsibility to General Motors thus saving millions of dollars. Unfortunately, to excuse themselves from their salaried obligation the plan is to turn their back on the individuals that provided the capital to build their coveted overseas operations.

Another way must be found! Since Delphi is willing to suspend executive bonus plans for 2009, perhaps the retirees could be asked to make full group rate health care payments until the same time as Delphi resumes those executive bonus payments. That would be a fair plan of action. Most would be willing to accept that option instead of eliminating their health care all together.

Judge Drain, please help us preserve what little we have from a lifetime of work!

I have also presented copies to be served on the following parties via first class mail on February 12, 2009.

DELPHI CORPORATION  
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TROY, MI 48098  
ATTN: GENERAL COUNSEL

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OFFICE OF THE UNITED STATES TRUSTEE -  
SOUTHERN DISTRICT OF NEW YORK  
33 WHITEHALL STREET  
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ATTN: BRIAN MASUMOTO

Thank you,

A handwritten signature in cursive script, reading "Douglass L. Cole".

Douglass L. Cole